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UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF GEORGIA

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IN RE:	THOMAS AND BONNIE M	ERKERT		Ψ.	CILADO	PD 12 G4 GE MO		
	DEBTORS,			r	CHAP1	ER 13 CASE NO:		
				*		•		•
			<u>CHAPT</u>	ER 13 PLAN				
1.	The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor(s) (or the debtor's(s) employer) shall pay to the trustee the sum of \$\frac{545.00}{N/A}\qquad monthly. (If the payments change over time include the following.) Theses plan payments change to \$\frac{N/A}{A}\qquad monthly on \qquad \frac{N/A}{A}\qquad \qquad \qqqqq \qqqqqqqqqqqqqqqqqqqqqqqqqqqqq							
2.	From the payments so received, the trustee shall make disbursements as follows: (a) The trustee percentage fee as set by the United States Trustee; (b) The monthly payments will be made on the following long-term debts: (payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)							
NAME OF	CREDITOR	MONT	H OF FIRST PAY	MENT UNDER PL	AN	MONTHLY PAY	YMENT AMO	UNT
N/A								
	(c) Preconfirmation adequate after the filing of a proof	e protection payme of claim by the cre	nts will be mad ditor. These pa	yments will be ap	oplied to	reduce the principal of t	f executory he claim.	contracts made
	F CREDITOR		· .	ADEC	QUATE PE	ROTECTION AMOUNT		
N/A	····							
	(d) The following claims are which the debt was incurred value, the debt was incurred.	red within 910 days	s of filing the b	ankruptcy petitio	d by a pur	rchase money security in the collateral for the deb	nterest in a t is any othe	vehicle for er thing of
NAME OF C	CREDITOR	AMOUNT DUE	VALUE	INTEREST RATE	1	COLLATERAL	MO	NTHLY PAYMENT
N/A			<u> </u>					
	(e) After confirmation of the	e plan, the secured	creditors with	allowed claims w	ill be paid	i as follows:		
NAME OF C	REDITOR	AMOUNT DUE	VALUE	INTEREST RAT	E	COLLATERAL	МО	NTHLY PAYMENT
N/A								
•								
	(f) Attorney fees ordered pur	rsuant to 11 U.S.C.	. § 507(a)(2) o	f \$ 3,000.00 to	be paid a	s follows:	_	· · · · · · · · · · . · · . ·
Pursuant	to the Current Administrative Or	der on Attorney Fee	Awards	Pay according	to the Adr	ninistration Order.		
	(g) After the above are paid, allowed as follows:	distributions will be	e made to cure	arrearages and of	ther secur	ed debts whose claims	are duly pro	ven and
AME OF C	REDITOR	AMOUNT DUE	VALUE	INTEREST RATE		COLLATERAL	MON	THLY PAYMENT
N/A								
	(h) The following collateral	is surrendered to th	ne creditor :					
NAME OF	CREDITOR			DESCRIPTION	OF COLLA	TERAL		
Novastar	Mortgage Inc.			3531 WEST 13	TH STREE	T, MARCUS HOOK, PA	19061	
Wiltshire Credit				3531 WEST 13 TH STREET, MARCUS HOOK, PA 19061				
	(i) The following domestic s simultaneously with payr the plan is proposing to p	nent of the secured	debt and will/	ver the life of the will not include i	plan as fo	ollows: (These payment a rate of%. Interest	s will/will n t can only b	ot be made e included if

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N/A	<u> </u>
(j) The follow payment of the	ving unsecured claims are classified to be paid at 100%. These payments will/will not be made simultaneously with e secured debt: N/A.
(k) All other 1 become av	1 U.S.C. § 507 priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds ailable in the order specified by law:
(l) The debtor	(s) will be the disbursing agent on the following debts:
(m) Special pro	ovisions:
(a) (b) (c)	Confirmation of the case will constitute a finding the requirements of Section 521 have been completed with. The Non-PMSI in HHG of the following shall be void upon completion of the Plan: The valuations shown above will be binding unless a timely objection to confirmation is filed. Secured claims shall be allowed for the value of the collateral or the amount of the claim, whichever is less, and shall be paid in monthly installments and at the interest rate as shown above. Secured creditors shall retain their liens as provided in 11 U.S.C.
(d)	§ 1325(a)(5). Upon completion of the Chapter 13 Plan payment to the secured creditors, any and all liens held shall be released, and the title returned to the debtor(s), except this does not apply to any long term debt or debts being paid outside the Chapter 13 Plan.
(e) (f) (g)	Any Mortgage payments made after the date of filing are only to be applied to current balances. The collateral surrendered to the creditor as shown above in Paragraph H is in full satisfaction of the debt. The following Executory Contracts and/or leases being assumed by the debtor(s) pursuant to this plan, the Debtor(s) shall make all pre-confirmation §1326 adequate protection payments directly to the Lessors pursuant to the terms of
(h) (i)	the contract: Property of the estate does not revest upon confirmation.
(n) Debtor(s) w the three)	rill make payments that will meet all of the following parameters (these are not cumulative, debtor(s) will pay the highest of
(i)	Debtor(s) will pay all of the disposable income as shown on From B22C of \$ 0.00 to the non priority unsecured creditors in order to be eligible for discharge.
(ii)	If the debtor(s) filed a Chapter 7 case, the unsecured creditors would receive \$ 0.00 . Debtor(s) will pay this amount to the priority and other unsecured creditors in order to be eligible for discharge.
(iii)	The debtor(s) will pay \$ N/A To the general unsecured creditors to be distributed Pro Rata.
(o) General un	secured creditors whose claims are duly proven and allowed will be paid:
(a)	0_% dividend as long as this dividend exceeds the highest amount, if any, shown in Paragraphs (n)(i), (n), (ii) or (n)(iii), and the debtor pays in at least 36 monthly payments to be eligible for discharge.
(b)	The debtor(s) will make payments for 60 months and anticipates a dividend of 100 %, but will also exceed the highest amount shown in Paragraphs (n)(i), (n), (ii) or (n)(iii) above.
property of the estate subj Property of the estate not Debtor(s) shall be insured	rwise ordered by the Court, all property of the estate, whether in the possession of the Trustee or the Debtor(s), remains ject to the Court's Jurisdiction, notwithstanding Section 1327(b), except as otherwise provided in Paragraph (M) above, paid to the Trustee shall remain in the possession of the Debtor(s). All property in the possession and control of the by the Debtor(s). The Chapter 13 Trustee will not and is not required to insurance assets and has no liability for injury to set to any property in possession and control of the Debtor(s) or other property affected by property in possession and
litigation involving the va	nding the proposed treatment or classification of any claim in the plan confirmed in this case, all lien avoidance actions or lidity of liens, or preference action will be reserved and can be pursued after confirmation of the plan. Successful lien ctions will be grounds for modification of the plan.
Date: 7/3	der 19 de la secono

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